

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE REGULATION**  
**Before the Commissioner of Financial and Insurance Regulation**

**All Credit Mortgage, LLC**  
**Petitioner**

**v**

**Office of Financial and Insurance Regulation**  
**Respondent**

**Case No. 08-021-MB**  
**Docket No. 2008-613**

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**For the Respondent:**

**Marlon F. Roberts**  
**Office of Financial & Insurance Services**  
**611 W. Ottawa, 3rd Floor**  
**Lansing, MI 48933**

**For the Petitioner:**

**Liane Getschow**  
**1771 Suburban Drive, Suite B**  
**De Pere, WI 54115**

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**Issued and entered**  
**this 5<sup>th</sup> day of January 2009**  
**by Ken Ross**  
**Commissioner**

**ORDER CLARIFYING FINAL DECISION**

The Petitioner applied for mortgage broker and secondary mortgage broker licenses. The applications were denied. Petitioner requested a hearing to appeal the denial. Petitioner later sought to withdraw the hearing request. The request was granted by the administrative law judge. On September 29, 2008, the Commissioner issued a final decision dismissing the hearing. In the order, it was erroneously stated that the Petitioner had requested that the license application be withdrawn. In fact, the Petitioner's request that the hearing request be withdrawn. On November 18, 2008, the staff of the Office of Financial and Insurance Regulation filed a motion to correct the final decision and to order that the license applications be denied. The Final Decision is hereby amended to reflect Petitioner's request that the hearing be withdrawn.

**ORDER**

Therefore, it is ORDERED that:

1. Petitioner's request for hearing in this matter is dismissed.
2. Petitioner's applications to be licensed as a mortgage broker and as a secondary mortgage broker are denied.

A handwritten signature in black ink, appearing to be 'K. Ross', written over a horizontal line.

Ken Ross  
Commissioner